



EFI®

Engineering and Fire
Investigations

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FIRE INVESTIGATION

Report One Supplemental

Insured: Nancy McNeil
Loss Location: Medford, Massachusetts
Date of Loss: October 11, 2001
Policy No.: HO12016316
Claim No.: Unknown
EFI File No.: 94507-17807

Report Date: January 16, 2002

Prepared For: Vermont Mutual Ins. Co.
PO Box 188
Montpelier, VT 05601

Attention: Mr. Richard Delaney

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94507-17807

January 16, 2002

Page 1

Insured: Nancy McNeil

ASSIGNMENT

The original assignment was received on October 15, 2001, with instructions to conduct an origin and cause investigation on a fire that occurred at 48-50 Princeton Street, Medford, Massachusetts on October 11, 2001.

ENCLOSURES

1. Report authored by Patrick Michaud regarding his research on Pop-Tart fires occurring in toasters.

INVESTIGATION

EFI senior electrical engineer, John Mulcahy, has conducted a non-destructive examination of the toaster involved in this fire. His preliminary findings are that the toaster jammed in the on position, which likely led to the overheating and ignition of the Pop-Tart that was being toasted. It should be noted that he has not completed his examination and that his findings are not final. He is awaiting authorization to conduct a full examination, which may include destructive testing if necessary. The toaster remains in the custody of EFI and is being held at our storage facility in North Dartmouth, Massachusetts.

I have also conducted Internet research on toaster fires, specifically those in which Pop-Tarts are being toasted. I have found that these type of fires are numerous and some research has been conducted on this subject. I have enclosed in my report photographs of a test burn that was completed with a toaster and a Strawberry Pop-Tart which includes photographic documentation on the flame that can be produced by such fires.

Also enclosed with this report are the results of research conducted by Patrick Michaud regarding his observations during testing of Pop-Tart that ignite inside toasters. This shows that quite sizeable flames are produced after the Pop-Tart ignites.

It does appear that the principal fuel in the Pop-Tart is the components that make up the strawberry jelly. The frosting is also a contributing factor.

Finally, I have purchased a box of frosted strawberry Pop-Tarts. There is a warning on the back of the box stating "caution: if pastry is overheated frosting/filling can become extremely hot and could cause burns. Do not leave toasting appliance unattended due to possible risk of fire." This warning also supports the fact that these type of fires are at least an occasional occurrence.

94507-17807

January 16, 2002

Page 2

Insured: Nancy McNeil

RECOMMENDATIONS AND/OR COMMENTS

Mr. Bob Smith of Butterworth and O'Toole has been advised of the status of this investigation. He has informed me that senior electrical engineer John Mulcahy will be allowed to continue his full examination of the toaster at the appropriate time. The toaster will not be examined until final authorization has been received. This file will remain open with the anticipation that the toaster be fully examined.

JEFFREY K. LOWE
Investigator
508-886-2043

Diary date: February 16, 2002

JKL/lpm

Enclosures

cc: Richard D. Dietzman
District Manager

